

# MC4810

## Medicare Supplement Insurance Policies

Help to reduce out-of-pocket costs that Medicare does not pay.

*"We are insured, protected, and free to enjoy life."*



## United American's Medicare Supplement plans are a smart choice ...

### Why Choose United American Insurance Company?

United American is a name trusted by doctors and hospitals nationwide. Medicare was signed into law in 1966, and that year United American Insurance Company developed its first Medicare Supplement program. UA has been providing Medicare Supplement insurance ever since, and we have developed an industry-wide reputation for quality Senior insurance products. Today, UA is one of the largest nationwide underwriters of individual insurance to supplement Medicare\*, and we are proud of our legacy of quality products and superior service.

\* NAIC Medicare Experience Report by Direct Premium Earned for Total Individual Policies, August 2014.

### Freedom to Choose & Nationwide Acceptance

There is no designated physician list. There is no approval process to see a specialist. Our Medicare Supplement plans are recognized and accepted nationwide.

### Strength of Tradition

A Medicare Supplement policy from United American is protection that can never be canceled (*unless there is a material misrepresentation*) as long as premiums are paid on time.

### Assurance of Service

- Medicare Supplement coverage from United American features on-the-spot qualification in most cases.
- Claim checks are issued and processed on average within one week (*per 2013 Service Performance Record*), often arriving before Medicare's Explanation of Benefits.

- We're neighbors! We have an Agent in your local area.

### Financial Strength ♦

- For more than 35 consecutive years, UA has earned the A+ (*Superior*) Financial Strength Rating from A.M. Best Company (*rating as of 6/14*).♦
- UA has been rated A+ (*Strong*) for Financial Strength by Standard & Poor's (*rating as of 8/14*).♦
- ♦ These ratings refer only to the financial strength of the company and are not a recommendation of the specific policy provisions, rates or practices of the insurance company.

### 30-Day review period

If after receiving your policy you want to cancel for any reason, simply return your policy and I.D. card to our Home Office within the 30-day period. Any premium, less any claims paid, is refunded.

### Effective Date of Coverage

When the policy applied for has been issued.

*United American Insurance Company is not connected with or endorsed by the U.S. Government or federal Medicare program. Policies and benefits may vary by state and have some limitations and exclusions. Individual Medicare Supplement policy form MC4810 is available from our Company. This is a solicitation for insurance. You may be contacted by an Agent representing United American Insurance Company.*



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